

Form plncf13 – ntcenfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18-35049-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Francisco C Ledesma  
aka Francisco C Ledesma III, aka Francisco  
Cruz Ledesma III  
60 E 1st St  
Clifton, NJ 07011-1004

Shirley Lyn C Ledesma  
aka Shirley Lyn Castaneda Ledesma  
60 E 1st St  
Clifton, NJ 07011-1004

Social Security No.:

xxx-xx-1819

xxx-xx-8320

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on December 10, 2021.

Dated: December 10, 2021

JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Francisco C Ledesma  
Shirley Lyn C Ledesma  
Debtors

Case No. 18-35049-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 10, 2021

User: admin  
Form ID: plncf13

Page 1 of 5  
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	Francisco C Ledesma, Shirley Lyn C Ledesma, 60 E 1st St, Clifton, NJ 07011-1004
cr	+ SN Servicing as servicer for U.S. Bank Trust Natio, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
518008566	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517936152	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517936153	+ Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517936161	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
517963368	+ Nelnet obo College Assist, c/o Education Credit Management Corp, PO Box 16358, St. Paul, MN 55116-0358
518133909	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517936148	+ Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517936151	+ Nissan-Infinity, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
518449312	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517936149	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517936177	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
518747149	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518049121	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517936178	+ Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
518063148	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
519307306	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
519307307	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank Trust NA SN Servicing Corporation 95501-0305
517936179	+ US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
518570360	+ Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 10 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 10 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 10 2021 20:38:51	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517936146	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 10 2021 20:35:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517936150	+ Email/Text: ebnbankruptcy@ahm.honda.com	Dec 10 2021 20:35:00	America Honda Finance, Attn: Bankruptcy Dept, PO Box 168088, Irving, TX 75016-8088
517936147	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Dec 10 2021 20:34:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Fl, Coral Gables, FL 33146-1873

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Dec 10, 2021

Form ID: plncf13

Total Noticed: 76

518021274	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 10 2021 20:38:40	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517936154	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 10 2021 20:38:41	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518017009	+ Email/PDF: ebn_ais@aisinfo.com	Dec 10 2021 20:38:44	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517936155	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 10 2021 20:38:49	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
518057303	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 10 2021 20:39:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517936156	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 10 2021 20:35:00	Comenity Capital/mprc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517936157	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 10 2021 20:35:00	Comenitycb/modellvisa, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517936158	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 10 2021 20:38:43	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517936160	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 10 2021 20:52:29	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
517936180	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 10 2021 20:38:46	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518057277	Email/Text: bnc-quantum@quantum3group.com	Dec 10 2021 20:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517936159	+ Email/PDF: pa_dc_ed@navient.com	Dec 10 2021 20:38:53	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517936161	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 10 2021 20:38:59	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
517936162	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 10 2021 20:35:00	Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
518048635	Email/PDF: resurgentbknotifications@resurgent.com	Dec 10 2021 20:38:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517936163	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 10 2021 20:38:42	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517936164	+ Email/PDF: pa_dc_claims@navient.com	Dec 10 2021 20:38:59	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518048381	Email/PDF: pa_dc_claims@navient.com	Dec 10 2021 20:38:44	Navient CFC, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518048380	Email/PDF: pa_dc_claims@navient.com	Dec 10 2021 20:38:59	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518062769	Email/PDF: pa_dc_claims@navient.com	Dec 10 2021 20:38:52	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517936165	+ Email/Text: electronicbkydocs@nelnet.net	Dec 10 2021 20:35:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
517963368	+ Email/Text: ECMCBKNotices@ecmc.org	Dec 10 2021 20:35:00	Nelnet obo College Assist, c/o Education Credit Management Corp, PO Box 16358, St. Paul, MN 55116-0358
518033724	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 21:02:48	Portfolio Recovery Associates, LLC, C/o Synchrony Car Care, POB 41067, Norfolk VA 23541
518709186	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

## Certificate of Notice Page 4 of 6

District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Dec 10, 2021

Form ID: plncf13

Total Noticed: 76

		Dec 10 2021 21:02:48	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518709187	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 20:52:37	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518051779	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 21:02:43	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518028008	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 21:02:53	Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541
518046979	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 20:52:34	Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541
518028063	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 21:02:43	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518028011	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 21:02:53	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518062112	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 20:52:37	Portfolio Recovery Associates, LLC, c/o LORD&TAYLOR, POB 41067, Norfolk VA 23541
518028562	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 21:02:43	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518046940	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2021 21:02:43	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517964125	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 10 2021 20:35:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518044248	Email/Text: bnc-quantum@quantum3group.com	Dec 10 2021 20:35:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518044250	Email/Text: bnc-quantum@quantum3group.com	Dec 10 2021 20:35:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518025084	Email/Text: bnc-quantum@quantum3group.com	Dec 10 2021 20:35:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517936168	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:49	Synco/PLCC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517936166	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:56	Synco/ccsycc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517936167	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:56	Synco/cheapair Dc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518050744	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:56	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517936169	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:48	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936432	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 21:02:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517936170	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:49	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936171	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:40	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936172	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:41	Synchrony Bank/Amazon, Attn: Bankruptcy Dept,

District/off: 0312-2

User: admin

Page 4 of 5

Date Rcvd: Dec 10, 2021

Form ID: plncf13

Total Noticed: 76

517936173	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:56	Po Box 965060, Orlando, FL 32896-5060 Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936174	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:41	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936175	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:40	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936176	+ Email/PDF: gecsed@recoverycorp.com	Dec 10 2021 20:38:48	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518062733	+ Email/Text: bncmail@w-legal.com	Dec 10 2021 20:35:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517936149	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 10 2021 20:35:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
TOTAL: 58			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518052154	*+	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
518570361	*+	Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2021 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Francisco C Ledesma yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
David G. Beslow	on behalf of Joint Debtor Shirley Lyn C Ledesma yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Dec 10, 2021

Form ID: plncf13

Total Noticed: 76

Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Jonathan C. Schwalb

on behalf of Creditor SN Servicing as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG Basket Trust, bankruptcy@friedmanvartolo.com

Marie-Ann Greenberg

magecf@magtrustee.com

Mark Goldman

on behalf of Joint Debtor Shirley Lyn C Ledesma yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go  
ldmanBeslowLLC@jubilee bk.net

Mark Goldman

on behalf of Debtor Francisco C Ledesma yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go  
ldmanBeslowLLC@jubilee bk.net

Maxine Evans

amipbk@ghidottiberger.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor Metropolitan Life Insurance Company rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12